IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with <u>underlining</u> and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please ADD claim 13 and AMEND the claims in accordance with the following:

1.   (CANCELLED)

2.   (CURRENTLY AMENDED) A method of inviting a debtor to alter contract contents concerning payment terms of a loan, the method comprising:

extracting target customers satisfying conditions for being a defaulting debtor ~~or being a candidate for defaulting on the loan~~ from all debtors;

notifying each of the target customers, by postal mail or E-mail, of an invitation to alter present contract contents of the loan to allow relaxation of payment terms, and an address of a Web site at which an application to alter the present contract contents is received;

simulating a new payment plan based on new contract contents, based on an access from the target customer; and

altering the present contract contents to the new contract contents when the target customer consents to the alteration to the new contract contents based on the simulation.

3.   (previously presented) The method according to claim 2, wherein the extracting target customers includes inspection for determining whether it is possible to make a contract with each of the debtors under the relaxed payment terms.

4.   (previously presented) The method according to claim 2, wherein the extracting target customers is executed during generation of billing data for issuing bills or during generation of reminder data.

5.   (previously presented) The method according to claim 4, wherein conditions for extracting each of the target customers are satisfied when at least an amount billed is equal to or larger than a predetermined amount, the debtor has lived at an identical address for a predetermined number of years or longer, the debtor has a job, and the debtor is of a

predetermined age or older.

6.   (previously presented) The method according to claim 4, wherein conditions for extracting each of the target customers during the generation of the reminder data are satisfied when default events by the debtor have occurred a predetermined number of consecutive times or smaller consecutive times, the debtor has lived at an identical address for a predetermined number of years or longer, the debtor has a job, and the debtor is of a predetermined age or older.

7.   (CURRENTLY AMENDED) The method according to ~~claim 1~~claim 2, wherein in the simulation of the new payment plan, a remaining debt curve chart representative of changes in an outstanding loan balance with respect to monthly payment under altered payment terms is also displayed.

8.   (previously presented) The method according to claim 2, wherein in altering the present contract contents, information required for the procedure is extracted from information registered in association with the present contract, and displayed.

9.   (previously presented) The method according to claim 8, including receiving alteration of the information required for the procedure.

10.   (CANCELLED)

11.   (CURRENTLY AMENDED) A computer-readable recording medium storing a program for causing a computer to execute:

extracting target customers satisfying predetermined conditions for being a defaulting debtor ~~or being a candidate fro defaulting~~ on the loan,

notifying each of the target customers of an invitation to alter present contract contents of the loan to new contract contents which allow relaxation of payment terms, and information concerning reception of an application for to alter the present contract contents,

simulating a new payment plan based on the new contract contents, based on an access from the debtor, and

altering the present contract contents to the new contract contents when the target customer consents to the alteration to the new contract contents based on the simulation.

12.   (CURRENTLY AMENDED) An apparatus to invite a debtor to alter contract contents concerning payment terms of a loan, the invitation apparatus comprising:

a target customer-extractor extracting target customers each satisfying predetermined conditions for being a defaulting debtor ~~or being a candidate for defaulting~~ on the loan;

a notifyer notifying each of the target customers of an invitation to alter present contract contents of the loan to new contract contents which allow relaxation of payment terms, and information concerning reception of an application to alter the present contract contents;

a payment simulator simulating a new payment plan based on the new contract contents, based on an access from the debtor; and

an alterer altering the present contract contents to the new contract contents when the target customer consents to the alteration to the new contract contents based on the simulation.

13.   (NEW) The method according to claim 4, wherein the conditions for extracting each defaulting debtor as the target customer comprises:

during the generation of the bill and/or reminder data, when at least an amount billed is equal to or larger than a predetermined amount, when default events by the debtor have occurred a predetermined number of consecutive times, when the debtor has lived at an identical address for a predetermined number of years or longer, when the debtor has a job, when the debtor is of a predetermined age or older or any combination thereof.